

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re: GIARDINA, FRANK P.

§ Case No. 08-33912

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Debtor(s)

CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED
AND APPLICATION TO BE DISCHARGED (TDR)

RICHARD M. FOGEL, chapter 7 trustee, submits this Final Account,
Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: \$1,091,615.00

Assets Exempt: \$25,900.00

Total Distribution to Claimants: \$4,677.87

Claims Discharged

Without Payment: \$94,841.13

Total Expenses of Administration: \$1,353.05

3) Total gross receipts of \$ 6,030.92 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 0.00 (see **Exhibit 2**), yielded net receipts of \$6,030.92 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$0.00	\$0.00	\$0.00	\$0.00
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	0.00	1,353.05	1,353.05	1,353.05
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	0.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	97,076.00	99,519.00	99,519.00	4,677.87
TOTAL DISBURSEMENTS	\$97,076.00	\$100,872.05	\$100,872.05	\$6,030.92

4) This case was originally filed under Chapter 7 on December 11, 2008.
The case was pending for 10 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 10/01/2009 By: /s/RICHARD M. FOGEL
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 –GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT RECEIVED
Tax refunds	1224-000	6,030.00
Interest Income	1270-000	0.92
TOTAL GROSS RECEIPTS		\$6,030.92

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
	N/A		
TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES			\$0.00

EXHIBIT 3 –SECURED CLAIMS

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	N/A				
TOTAL SECURED CLAIMS		\$0.00	\$0.00	\$0.00	\$0.00

EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
RICHARD M. FOGEL	2100-000	N/A	1,353.05	1,353.05	1,353.05
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		N/A	1,353.05	1,353.05	1,353.05

EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	N/A				
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		N/A	0.00	0.00	0.00

EXHIBIT 6 –PRIORITY UNSECURED CLAIMS

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	N/A				
TOTAL PRIORITY UNSECURED CLAIMS		0.00	0.00	0.00	0.00

EXHIBIT 7 –GENERAL UNSECURED CLAIMS

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
Connecticut Student Loan Foundation	7100-000	16,697.00	16,716.03	16,716.03	785.73
CHASE BANK USA	7100-000	9,262.00	9,262.69	9,262.69	435.39
Chase Student Loan Servicing, LLC	7100-000	22,403.00	24,184.73	24,184.73	1,136.80
FIA CARD SERVICES, NA/BANK OF AMERICA	7100-000	9,430.00	9,518.32	9,518.32	447.41

FIA CARD SERVICES, NA/BANK OF AMERICA	7100-000	39,284.00	39,837.23	39,837.23	1,872.54
TOTAL GENERAL UNSECURED CLAIMS		97,076.00	99,519.00	99,519.00	4,677.87

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 08-33912

Case Name: GIARDINA, FRANK P.

Period Ending: 10/01/09

Trustee: (330720) RICHARD M. FOGEL

Filed (f) or Converted (c): 12/11/08 (f)

§341(a) Meeting Date: 01/22/09

Claims Bar Date: 06/25/09

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=\$554(a) DA=\$554(c)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #					
1	8225 S. Rhodes, Chicago, IL 60619 (See Footnote)	230,000.00	0.00	DA	0.00
2	4419 W 123rd St, Alsip, IL (See Footnote)	205,000.00	0.00	DA	0.00
3	1353 E 70th St, Chicago, IL 60637 (See Footnote)	65,000.00	0.00	DA	0.00
4	826 E 52nd Street, Chicago, IL 60615 (See Footnote)	550,000.00	0.00	DA	0.00
5	Financial accounts, financial institution shares (See Footnote)	1,000.00	0.00	DA	0.00
6	Household goods and furnishings (See Footnote)	1,000.00	0.00	DA	0.00
7	Wearing apparel (See Footnote)	500.00	0.00	DA	0.00
8	IRA, ERISA, Keogh, pension, profit sharing plan (See Footnote)	6,000.00	0.00	DA	0.00
9	Stock and interests in businesses	5,000.00	0.00	DA	0.00
10	Interests in partnerships or joint ventures	7,500.00	0.00	DA	0.00
11	Interests in partnerships or joint ventures	7,500.00	0.00	DA	0.00
12	Autos, trucks, trailers, other vehicles, access.	13,115.00	0.00	DA	0.00
13	Financial accounts, financial institution shares (See Footnote)	1,000.00	0.00		0.00
14	Household goods and furnishings (See Footnote)	1,000.00	0.00		0.00
15	Wearing apparel (See Footnote)	500.00	0.00		0.00
16	IRA, ERISA, Keogh, pension, profit sharing plan (See Footnote)	6,000.00	0.00		0.00
17	Stock and interests in businesses (See Footnote)	5,000.00	0.00		0.00
18	Interests in partnerships or joint ventures (See Footnote)	7,500.00	0.00		0.00
19	Interests in partnerships or joint ventures (See Footnote)	7,500.00	0.00		0.00
20	Accounts receivable	3,300.00	0.00		0.00
21	Autos, trucks, trailers, other vehicles, access. (See Footnote)	13,115.00	0.00		0.00
22	Tax refunds (u)	0.00	6,000.00		6,030.00
Int	INTEREST (u)	Unknown	N/A		0.92
					Unknown

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 08-33912

Case Name: GIARDINA, FRANK P.

Period Ending: 10/01/09

Trustee: (330720) RICHARD M. FOGEL

Filed (f) or Converted (c): 12/11/08 (f)

§341(a) Meeting Date: 01/22/09

Claims Bar Date: 06/25/09

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=§554(a) DA=§554(c)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #					

23	Assets	Totals (Excluding unknown values)	\$1,136,530.00	\$6,000.00	\$6,030.92	\$0.00
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RE PROP# 1	Stay modified 8/18/2009
RE PROP# 2	Stay modified
RE PROP# 3	Stay modified
RE PROP# 4	Stay modified
RE PROP# 5	Exempt
RE PROP# 6	Exempt
RE PROP# 7	Exempt
RE PROP# 8	Exempt
RE PROP# 13	DUPLICATE OF #5
RE PROP# 14	DUPLICATE OF #6
RE PROP# 15	DUPLICATE OF #7
RE PROP# 16	DUPLICATE OF #8
RE PROP# 17	DUPLICATE OF #9
RE PROP# 18	DUPLICATE OF #10
RE PROP# 19	DUPLICATE OF #11
RE PROP# 21	DUPLICATE OF #12

Major Activities Affecting Case Closing:

Initial Projected Date Of Final Report (TFR): December 31, 2009

Current Projected Date Of Final Report (TFR): December 31, 2009

Form 2

Cash Receipts And Disbursements Record

Case Number: 08-33912
Case Name: GIARDINA, FRANK P.

Trustee: RICHARD M. FOGEL (330720)
Bank Name: JPMORGAN CHASE BANK, N.A.
Account: ***-*****78-65 - Money Market Account
Blanket Bond: \$5,000,000.00 (per case limit)
Separate Bond: N/A

Taxpayer ID #: 54-6936139
Period Ending: 10/01/09

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
04/30/09	{22}	FRANK GIARDINA	Non-exempt portion of tax refund	1224-000	6,030.00		6,030.00
05/29/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.21		6,030.21
06/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.26		6,030.47
07/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.25		6,030.72
08/26/09	Int	JPMORGAN CHASE BANK, N.A.	Current Interest Rate is 0.0500%	1270-000	0.20		6,030.92
08/26/09		To Account #*****7866	Close account and transfer for final distributions	9999-000		6,030.92	0.00

ACCOUNT TOTALS	6,030.92	6,030.92	\$0.00
Less: Bank Transfers	0.00	6,030.92	
Subtotal	6,030.92	0.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$6,030.92	\$0.00	

Form 2

Cash Receipts And Disbursements Record

Case Number: 08-33912
Case Name: GIARDINA, FRANK P.

Trustee: RICHARD M. FOGEL (330720)
Bank Name: JPMORGAN CHASE BANK, N.A.
Account: ***-****78-66 - Checking Account
Blanket Bond: \$5,000,000.00 (per case limit)
Separate Bond: N/A

Taxpayer ID #: 54-6936139
Period Ending: 10/01/09

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
08/26/09		From Account #*****7865	Close account and transfer for final distributions	9999-000	6,030.92		6,030.92
08/27/09	101	RICHARD M. FOGEL	Dividend paid 100.00% on \$1,353.05, Trustee Compensation; Reference:	2100-000		1,353.05	4,677.87
08/27/09	102	Connecticut Student Loan Foundation	First and final dividend on allowed Chapter 7 claims	7100-000		785.73	3,892.14
08/27/09	103	CHASE BANK USA	First and final dividend on allowed Chapter 7 claims	7100-000		435.39	3,456.75
08/27/09	104	Chase Student Loan Servicing, LLC	First and final dividend on allowed Chapter 7 claims	7100-000		1,136.80	2,319.95
08/27/09	105	FIA CARD SERVICES, NA/BANK OF AMERICA	First and final dividend on allowed Chapter 7 claims	7100-000		447.41	1,872.54
08/27/09	106	FIA CARD SERVICES, NA/BANK OF AMERICA	First and final dividend on allowed Chapter 7 claims	7100-000		1,872.54	0.00

ACCOUNT TOTALS	6,030.92	6,030.92	\$0.00
Less: Bank Transfers	6,030.92	0.00	
Subtotal	0.00	6,030.92	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$0.00	\$6,030.92	

	Net Receipts	Net Disbursements	Account Balances
TOTAL - ALL ACCOUNTS			
MMA # ***-****78-65	6,030.92	0.00	0.00
Checking # ***-****78-66	0.00	6,030.92	0.00
	\$6,030.92	\$6,030.92	\$0.00